More and more of our privacies are being taken away. Large amounts of money are spent on producing privacy statements from everything with any kind of business or exchange where money is involved. I have better things to do with my time than read privacy statements everytime I do business with someone. This is a large waste of money and time. Why do I have to earn my right to privacy? Instead of having to read all of this junk to insure my rights, we should assume that we have the rights and will request any solicitation we want.